Case 09-05473 Doc 1 Filed 02/20/09 Entered 02/20/09 12:24:06 Desc Main Page 1 of 40

Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Moses, Brent All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9144 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1727 W Pierce Chicago IL ZIPCODE ZIPCODE 60622 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$50 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$100 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 billion \$1 billion million million million million

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Voluntary Petition	Name of Debtor(s):		, 8
(This page must be completed and filed in every case)	Brent Moses		
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach add	ditional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	,	one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	whose debts a I, the attorney for the petitioner named have informed the petitioner that [he or or 13 of title 11, United States Code, at	she] may proceed under chapter 7, 11, and have explained the relief available un I have delivered to the debtor the notice	nder
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	Exhibit C ged to pose a threat of imminent and identify	ĩable harm to public health	
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a separat	te Exhibit D.)	
 Exhibit D completed and signed by the debtor is attached and made If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made I is a joint petition. 			
	Regarding the Debtor - Venue k any applicable box)		
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the	siness, or principal assets in this District for	180 days immediately	
☐ There is a bankruptcy case concerning debtor's affiliate, general partner,	or partnership pending in this District.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defendation the interests of the parties will be served in regard to the relief sought in	nt in an action proceeding [in a federal or s		
	Resides as a Tenant of Residential Pro	perty	
Landlord has a judgment against the debtor for possession of debtor	**	e following.)	
	(Name of landlord that obtained	l judgment)	
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the	e 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(l)).		

Official Form 1 (1/08)	<u>Document</u>	Page 3 of 40	FORM B1, Page 3
Voluntary Petition		Name of Debtor(s):	
(This page must be completed and filed in every case)		Brent Moses	
	Sig	natures	
S. 4 () CD 14 () (P. 1. 1 VI . 0	Ī		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in petition is true and correct. [If petitioner is an individual whose debts are primarily consumer and has chosen to file under chapter 7, I am aware that I may produnder chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choos proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	debts beed se to	I declare under penalty of perjury that the information petition is true and correct, that I am the foreign in a foreign proceeding, and that I am authorize (Check only one box.) I request relief in accordance with chapter 1: Code. Certified copies of the documents request attached. Pursuant to 11 U.S.C. § 1511, I request relief chapter of title 11 specified in this petition. A granting recognition of the foreign main process.	mation provided in this a representative of a debtor of the this petition. 5 of title 11, United States uired by 11 U.S.C. § 1515 are ef in accordance with the A certified copy of the order
${ m X}$ /s/ Brent Moses		V	
Signature of Debtor		(Signature of Foreign Representative)	
X		(Signature of Foreign Representative)	
Signature of Joint Debtor			
		(Printed name of Foreign Representative)	
Telephone Number (if not represented by attorney)		2/5/2009	
2/5/2009		(Date)	
Date			
Signature of Attorney*		Signature of Non-Attorney Bankı	cuptcy Petition Preparer
X /s/ Michael A. Perez Signature of Attorney for Debtor(s)		I declare under penalty of perjury that: (1) I am	a bankruptcy petition
Michael A. Perez 6194136 Printed Name of Attorney for Debtor(s) Law Office of Michael A. Perez Firm Name Northwest Tower Building Address 1608 North Milwaulee #207		I declare under penalty of perjury that: (1) I am a preparer as defined in 11 U.S.C. § 110; (2) I pre compensation and have provided the debtor with and the notices and information required under I and 342(b); and, (3) if rules or guidelines have be 11 U.S.C. § 110(h) setting a maximum fee for sc bankruptcy petition preparers, I have given the d maximum amount before preparing any docume accepting any fee from the debtor, as required in 19 is attached.	11 U.S.C. §§ 110(b), 110(h), been promulgated pursuant to ervices chargeable by lebtor notice of the int for filing for a debtor or
Chicago IL 60647		Printed Name and title, if any, of Bankruptcy Pe	etition Preparer
(773) 773-8989		, 3, 13	•
Telephone Number 2/5/2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	r	Social-Security number (If the bankruptcy petiti individual, state the Social-Security number of tresponsible person or partner of the bankruptcy by 11 U.S.C. § 110.) Address	the officer, principal.
Signature of Debtor (Corporation/Partnershi	p)	v	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of tit 11, United States Code, specified in this petition. X Signature of Authorized Individual	l.	Date Signature of bankruptcy petition preparer or off person, or partner whose Social-Security number Names and Social-Security numbers of all other assisted in preparing this document unless the banot an individual.	ficer, principal, responsible er is provided above.
Printed Name of Authorized Individual		If more than one person prepared this document	attach additional sheets
		conforming to the appropriate official form for e	each person.
Title of Authorized Individual		A bankruptcy petition preparer's failure to con	mply with the provisions of title 11
2/5/2009		and the Federal Rules of Bankruptcy Procedu imprisonment or both. 11 U.S.C. § 110; 18 U.S.	re may result in fines or S.C. § 156.
Date			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

n re <i>Bre</i>	nt Moses		Case No.		
			Chapter	7	
		Debtor(s)			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed	ed.
1. Within the 180 days before the filing of my bankruptcy case, agency approved by the United States trustee or bankruptcy administrator that outlined the counseling and assisted me in performing a related budget analysis, and I have a certific services provided to me. Attach a copy of the certificate and a copy of any debt repayment.	ne opportunities for available credit ate from the agency describing the
2. Within the 180 days before the filing of my bankruptcy case, agency approved by the United States trustee or bankruptcy administrator that outlined the counseling and assisted me in performing a related budget analysis, but I do not I have at the services provided to me. You must file a copy of a certificate from the agency described a copy of any debt repayment plan developed through the agency no later than 15 days	ne opportunities for available credit a certificate from the agency describing ribing the services provided to you and
3. I certify that I requested credit counseling services from an approved a services during the five days from the time I made my request, and the following exigent of the credit counseling requirement so I can file my bankruptcy case now. [Must be by the court.] [Summarize exigent circumstances here.]	• ,

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 5 of 40 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Brent Moses Date: 2/5/2009

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In re Brent Moses Debtor(s)

(If known)

Case Number:

B22A (Official Form 22A) (Chapter 7) (01/08)

According to the calculations required by this statement:
☐ The presumption arises.
☑ The presumption does not arise.
(Check the box as directed in Parts I. III. and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR I	JISABLED VETERAL	49 AND NON-CONSUMER DEI	SIUKS		
1A		"The presumption does not aris	Part I, (1) check the box at the beginning of th se" at the top of this statement, and (3) completatement.			
IA		otedness occurred primarily du	f perjury that I am a disabled veteran (as ring a period in which I was on active duty (as fense activity (as defined in 32 U.S.C. §901(1			
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	☐ Declaration of non-consumer debts.	By checking this box, I declare	e that my debts are not primarily consumer de	bts.		
	Part II. CALCULATION	OF MONTHLY INCO	OME FOR § 707(b)(7) EXCLUS	ION		
	Marital/filing status. Check the box that appara. ☐ Unmarried. Complete only Column					
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.					
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					
	d. Married, filing jointly. Complete both Lines 3-11.	n Column A ("Debtor's Incon	ne") and Column B ("Spouse's Income") f	or		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount				Column B	
	of monthly income varied during the six montresult on the appropriate line.			Debtor's Income	Spouse's Income	
3	Gross wages, salary, tips, bonuses, over	time, commissions.		\$166.66	\$	
4	Income from the operation of a business the difference in the appropriate column(s) of farm, enter aggregate numbers and provide on the include any part of the business of th	f Line 4. If you operate more the details on an attachment. Do no	ot enter a number less than zero.			
	a. Gross receipts		\$0.00			
	b. Ordinary and necessary business e	xpenses	\$0.00	\$0.00	\$	
	c. Business income		Subtract Line b from Line a	V 0.00		
	Rent and other real property income. in the appropriate column(s) of Line 5. Do not any part of the operating expenses enter		o. Do not include			
5	a. Gross receipts		\$0.00			
	b. Ordinary and necessary operating e	expenses	\$0.00			
	c. Rent and other real property income	?	Subtract Line b from Line a	\$0.00	\$	
6	Interest, dividends, and royalties.			\$0.00	\$	

B22A (O	official Form 22A) (Chapter 7) (01/08) - Cont.		2		
7	Pension and retirement income.	\$0.00	\$		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is icompleted.	\$0.00	\$		
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$\sqrt{\$0.00}\$ Spouse \$\sqrt{\$}\$	\$0.00	\$		
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	a. 0				
	b. 0				
	Total and enter on Line 10	\$0.00	\$		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$166.66	\$		
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$166.66			

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$1,999.92				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: <a 1="" 13="" 14.="" amount="" and="" arise"="" at="" complete="" do="" does="" href="https://doi.org/10.1007/10.100</th></tr><tr><th>15</th><th>Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for " is="" iv,="" line="" more="" not="" of="" on="" or="" page="" part="" parts="" presumption="" remaining="" statement,="" statement.<="" th="" than="" the="" this="" top="" v,="" vi,="" vii.="" viii;=""><th></th>					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

16	Enter the amount from Line 12.		\$
	Marital adjustment. If you checked the box at Line 2.c, Column B that was NOT paid on a regular basis for the hou dependents. Specify in the lines below the basis for excludi spouse's tax liability or the spouse's support of persons oth	sehold expenses of the debtor or the debtor's g the Column B income (such as payment of the	
17	amount of income devoted to each purpose. If necessary, line not check box at Line 2.c, enter zero.	. ,	
17	amount of income devoted to each purpose. If necessary, li-	. ,	
17	amount of income devoted to each purpose. If necessary, list not check box at Line 2.c, enter zero.	t additional adjustments on a separate page. If you did	

3

Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.

\$

	Part V. CALCUI	LATION OF I	DE	DUCTIONS FROM INCOME		
	Subpart A: Deductions un	der Standar	rds	of the Internal Revenue Service (IRS)		
19A	National Standards: food, clothing, and othe Standards for Food, Clothing and Other Items fo www.usdoj.gov/ust/ or from the clerk of the ba	r the applicable ho		Line 19A the "Total" amount from IRS National hold size. (This information is available at	\$	
National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.						
	Household members under 65 years of age	•	Hou	sehold members 65 years of age or older		
	a1. Allowance per member	a	a2.	Allowance per member		
	b1. Number of members	b	2.	Number of members		
	c1. Subtotal	c	2.	Subtotal	\$	
20A	Local Standards: housing and utilities; non- IRS Housing and Utilities Standards; non-mortga (This information is available at www.usdoj.gov/u	age expenses for t	the a	pplicable county and household size.	\$	
20B	Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rental expense \$ b. Average Monthly Payment for any debts secured by your					
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
					\$	
22A	Local Standards: transportation; vehicle oper You are entitled to an expense allowance in this coperating a vehicle and regardless of whether you check the number of vehicles for which you pay expenses are included as a contribution to your how the you checked 0, enter on Line 22A the "Public Tolly you checked 1 or 2 or more, enter on Line 22A Transportation for the applicable number of vehicles."	category regardles use public transportation amount of the operating expensions are appropriately as a consequence of the operation are the "Operating Colles in the applicable of the operation	ense es in noun osts"	whether you pay the expenses of ation. s or for which the operating Line 8. t from IRS Local Standards: Transportation. amount from IRS Local Standards: Metropolitan Statistical Area or Census	\$	
22A 22B	You are entitled to an expense allowance in this of operating a vehicle and regardless of whether you check the number of vehicles for which you pay expenses are included as a contribution to your had only on the contribution to your had only on the contribution of your had only on the contribution of your had only on the contribution to your	category regardles use public transportation amount the "Operating Cocles in the application of the applicat	ense es in osts" ble Martion hat yes Tran	whether you pay the expenses of ation. Is or for which the operating the Line 8. It from IRS Local Standards: Transportation. If amount from IRS Local Standards: Metropolitan Statistical Area or Census In the clerk of the bankruptcy court.) If you pay the operating expenses ou are entitled to an additional deduction for insportation" amount from IRS Local Standards:	_1 '	

	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
	1 2 or more.					
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		\$	
	C.	Net ownership/lease expense for Vehicle 1		e b from Line a.		
24	Con Ente (avai the A	al Standards: transportation ownership/lease expense; Vehicle in plete this Line only if you checked the "2 or more" Box in Line 23. In the a below, the "Ownership Costs" for "One Car" from the IRS lable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy could be and enter the result in Line 24. Do not enter an amount least IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 Net ownership/lease expense for Vehicle 2	Local Standa urt); enter in Li ated in Line 42	se b the total of strength subtract Line b s		
				Subtract Line b from Line a.	\$	
25	for a		, such as inco			
26	payr	er Necessary Expenses: mandatory payroll deductions for emploil deductions that are required for your employment, such as retirement include discretionary amounts, such as voluntary 401(k) core	ent contributio	Enter the total average monthly ins, union dues, and uniform costs.	\$	
27	pay 1	er Necessary Expenses: life insurance. Enter total average for term life insurance for yourself. Do not include premiums for whole life or for any other form of insurance.		emiums that you actually on your dependents,	\$	
28	to pa	er Necessary Expenses: court-ordered payments. Enter ay pursuant to the order of a court or administrative agency, such as so not include payments on past due support obligations included	pousal or chil	thly amount that you are required d support payments.	\$	
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30		,	,	int that you actually expend on other educational payments.	\$	
31	care paid	that is required for the health and welfare of yourself or your dependence by a health savings account, and that is in excess of the amount entered include payments for health insurance or health savings accounts.	ents, that is no ered in Line 19	B.	\$	
32	actua page	er Necessary Expenses: telecommunication services. Er ally pay for telecommunication services other than your basic home tears, call waiting, caller id, special long distance, or internet service to welfare or that of your dependents. Do not include any amounts.	elephone and on the extent ne	ecessary for your health	6	
33	Tota	Il Expenses Allowed under IRS Standards. Enter the total of L	ines 19 throu	gh 32	\$	

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22A (C	fficial F	Form 22A) (Chapter 7) (01/08)			liono		5
		•	part B: Additional Living sclude any expenses tha			9-32	
		Insurance, Disability Insura	nce and Health Savings Account I	Expenses. List t	the monthly expe		
	a.	Health Insurance	\$				
	b.	Disability Insurance	\$				
34	C.	Health Savings Account	\$				
	Total	and enter on Line 34				7	\$
	-	u do not actually expend this e below:	s total amount, state your actual to	otal average monthly expe	enditures in the		
35	monthl elderly	y expenses that you will continu	re of household or family member ue to pay for the reasonable and nece other of your household or member of	essary care and support o			\$
36	incurre		Enter the total average reas family under the Family Violence Pre re of these expenses is required to be	evention and Services Act	or	you actually	\$
37	Local S provid	Standards for Housing and Utili e your case trustee with doc	otal average monthly amount, in excerties, that you actually expend for hom- umentation of your actual expens: already accounted for in the IRS	ne energy costs. You ses, and you must demo	must		\$
38	you ac second with d	dary school by your dependent ocumentation of your actual	t children less than 18. Ente .50 per child, for attendance at a priv children less than 18 years of age. expenses, and you must explain already accounted for in the IRS	You must provide you why the amount claime	r case trustee		\$
39	clothin Standa or from	ards, not to exceed 5% of those in the clerk of the bankruptcy co	nse. Enter the total average ed allowances for food and clothing (combined allowances. (This informa urt.) You must demonstrate that	tion is available at	he IRS National www.usdoj.gov/	/ust/	\$
40	Conti	nable and necessary. nued charitable contributions f cash or financial instruments t	s. Enter the amount that you we to a charitable organization as defined				\$
41	Total	Additional Expense Deductio	ons under § 707(b). Enter the to	otal of Lines 34 through 40)		\$
		,	Subpart C: Deductions f	or Debt Payment			
	Future payments on secured claims. For each of your debts that is secured by an interest in you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
40		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payr include ta or insuran	xes	
42	a.			\$	☐ yes	□no	
	b.			\$		no	
	C.			\$		□no	

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.			\$	☐ yes ☐no
b.			\$	☐ yes ☐no
C.			\$	☐ yes ☐no
d.			\$	☐ yes ☐no
e.			\$	☐ yes ☐no
			Total: Add Lines a - e	
			Total: Add Lines a - e	

\$

	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount			
43	a.			\$			
	b.			\$			
	C.			\$			
	d.			\$			
	e.			\$			
				Total: Add Lines a - e	\$		
44	as prid	• • • • • • • • • • • • • • • • • • • •	y claims. Enter the total amount, imony claims, for which you were liable ons, such as those set out in Line 28.	, , ,	\$		
	the fol	ter 13 administrative exper llowing chart, multiply the am histrative expense.	nses. If you are eligible to file a case ount in line a by the amount in line b, ar	e under Chapter 13, complete nd enter the resulting			
	a.	Projected average monthly	Chapter 13 plan payment.	\$			
45	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	C. Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b						
					-		
46	Total	Deductions for Debt Paym	nent. Enter the total of Lines 42 thro	ough 45.	\$		
46	Total	Deductions for Debt Paym	nent. Enter the total of Lines 42 thro		\$		
46		Deductions for Debt Paymond	Subpart D: Total Deduct		\$		
		of all deductions allowed	Subpart D: Total Deduct	ions from Income al of Lines 33, 41, and 46.			
	Total	of all deductions allowed Part V	Subpart D: Total Deduct under § 707(b)(2). Enter the total	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION			
47	Total	of all deductions allowed Part V the amount from Line 18 (Subpart D: Total Deduct under § 707(b)(2). Enter the total CI. DETERMINATION OF § 7	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2))	\$		
47	Total Enter	of all deductions allowed Part V the amount from Line 18 (the amount from Line 47 (hly disposable income und	Subpart D: Total Deduct under § 707(b)(2). Enter the total I. DETERMINATION OF § 7 Current monthly income for § 707(b) (Total of all deductions allowed under	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2))	\$		
47 48 49	Enter Enter Monti	of all deductions allowed Part V the amount from Line 18 (the amount from Line 47 (hly disposable income und	Subpart D: Total Deduct under § 707(b)(2). Enter the total I. DETERMINATION OF § 707(b) (Current monthly income for § 707(b) (Total of all deductions allowed under § 707(b)(2). Subtract Line 49	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2)) or § 707(b)(2))	\$ \$ \$		
47 48 49 50	Enter Enter Monti result 60-mo	of all deductions allowed Part V the amount from Line 18 (the amount from Line 47 (hly disposable income unconth disposable income ur	Subpart D: Total Deduct under § 707(b)(2). Enter the total II. DETERMINATION OF § 7 (Current monthly income for § 707(b) (Total of all deductions allowed under § 707(b)(2). Subtract Line 49 under § 707(b)(2). Multiply the amount of the properties of the proper	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2)) For § 707(b)(2)) from Line 48 and enter the unt in Line 50 by the	\$ \$ \$		
47 48 49 50	Enter Enter Monti result 60-mo numb Initial The	Part V The amount from Line 18 (The amount from Line 47 (The amount from Line 51 is less tatement, and complete the veramount set forth on Line	Subpart D: Total Deduct under § 707(b)(2). Enter the total I. DETERMINATION OF § 7 Current monthly income for § 707(b) (Total of all deductions allowed under § 707(b)(2). Subtract Line 49 Inder § 707(b)(2). Multiply the amount of the second property of the second propert	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2)) or § 707(b)(2)) from Line 48 and enter the unt in Line 50 by the roceed as directed. The presumption does not arise" at the top of page 1 of	\$ \$ \$ \$ \$		
47 48 49 50 51	Enter Enter Montification Initial The this st page	Part V The amount from Line 18 (The amount from Line 47 (The amount from Line 51 is less tatement, and complete the version amount set forth on Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this statement, and complete (The amount from Line 1 of this less (Subpart D: Total Deduct under § 707(b)(2). Enter the total I. DETERMINATION OF § 7 Current monthly income for § 707(b) (Total of all deductions allowed under § 707(b)(2). Subtract Line 49 Inder § 707(b)(2). Multiply the amount of the second property of the second propert	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2)) For § 707(b)(2)) from Line 48 and enter the unt in Line 50 by the roceed as directed. The presumption does not arise" at the top of page 1 of the remainder of Part VI. leck the box for "The presumption arises" at the top of ay also complete Part VII. Do not complete the remainder	\$ \$ \$ \$ \$		
47 48 49 50 51	Enter Enter Month result 60-monumber Initial The this st page	Part V the amount from Line 18 (the amount from Line 47 (hly disposable income une onth disposable income une onth disposable income une er 60 and enter the result. I presumption determination e amount on Line 51 is less tatement, and complete the v e amount set forth on Line 1 of this statement, and complete amount on Line 51 is at lenes 53 through 55).	Subpart D: Total Deduct under § 707(b)(2). Enter the total II. DETERMINATION OF § 7 Current monthly income for § 707(b) Current monthly income for § 707(b) Total of all deductions allowed under § 707(b)(2). Subtract Line 49 Inder § 707(b)(2). Multiply the amount of the serification in Part VIII. Do not complete to the serification in Part VIII. You may be the serification in Part VIII.	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2)) For § 707(b)(2)) from Line 48 and enter the unt in Line 50 by the roceed as directed. The presumption does not arise" at the top of page 1 of the remainder of Part VI. leck the box for "The presumption arises" at the top of ay also complete Part VII. Do not complete the remainder	\$ \$ \$ \$		
47 48 49 50 51	Enter Enter Montil result 60-monumber Initial The this st page The VI (Lir	Part V the amount from Line 18 (the amount from Line 47 (hly disposable income under 60 and enter the result. I presumption determination the amount on Line 51 is less tatement, and complete the view amount set forth on Line 1 of this statement, and complete the view amount on Line 51 is at less 53 through 55). The amount of your total reshold debt payment amount amount amount set forth on Line 51 is at less 53 through 55).	Subpart D: Total Deduct under § 707(b)(2). Enter the total II. DETERMINATION OF § 7 (Current monthly income for § 707(b) (Total of all deductions allowed under § 707(b)(2). Subtract Line 49 Inder § 707(b)(2). Multiply the amount of the second of the	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2)) For § 707(b)(2)) from Line 48 and enter the unt in Line 50 by the roceed as directed. The presumption does not arise" at the top of page 1 of the remainder of Part VI. leck the box for "The presumption arises" at the top of ay also complete Part VII. Do not complete the remainder	\$ \$ \$ \$ \$ ar of Part VI.		
47 48 49 50 51 52	Enter Enter Monti result 60-mo number Initial The this st page The VI (Lir Enter	Part V the amount from Line 18 (the amount from Line 47 (hly disposable income under 60 and enter the result. I presumption determination the amount on Line 51 is less tatement, and complete the view amount set forth on Line 1 of this statement, and complete the view amount on Line 51 is at less 53 through 55). The amount of your total reshold debt payment amount amount amount set forth on Line 51 is at less 53 through 55).	Subpart D: Total Deduct under § 707(b)(2). Enter the total II. DETERMINATION OF § 7 Current monthly income for § 707(b) Current monthly income for § 707(b) Total of all deductions allowed under § 707(b)(2). Subtract Line 49 Inder § 707(b)(2). Multiply the amount. On. Check the applicable box and present the serification in Part VIII. Do not complete the serification in Part VIII. You make the verification in Part VIII. You make the serification in Part VIII. You make the serificati	ions from Income al of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION (2)) For § 707(b)(2)) from Line 48 and enter the unt in Line 50 by the roceed as directed. The presumption does not arise" at the top of page 1 of the remainder of Part VI. leck the box for "The presumption arises" at the top of ay also complete Part VII. Do not complete the remainder 50. Complete the remainder of Part	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		

PART VII. ADDITIONAL EXPENSE CLAIMS

		. /	2.102 02/41110				
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
50		Expense Description N	Ionthly Amount				
56	a.		\$				
	b.		\$				
	C.		\$				
		Total: Add Lines a, b, and c	5				
		Part VIII: VERIFICA	ATION				
		are under penalty of perjury that the information provided in this statement debtors must sign.)	nt is true and correct. (If this a joint case,				
57	Date: _	2/5/2009 Signature: /s/ Brent Moses (Debtor)	; 				
	Date: _	2/5/2009 Signature:(Joint Debtor, if any)					

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In re <u>Brent</u>	Moses		,	Case No	
		Debtor(s)	•		(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
None			None

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re <i>Brent</i>	Moses	. Case No.	
<u> </u>	Debtor(s)		(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property Hus	band- Wife- Joint- unity-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x	•			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X				
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings Location: In debtor's possession			\$ 500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x				
6. Wearing apparel.		Necessary wearing apparel Location: In debtor's possession			\$ 500.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				

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In re <i>Brent</i>	Moses	Case No.	. Case No.			
	Debtor(s)	,	(if known			

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N	Description and Location of Property			Current Value
,, , ,	o n		Husband- Wife- Joint-	-W	of Debtor's Interest, in Property Without Deducting any Secured Claim or
	е	C	ommunity-		Exemption
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1998 Jeep Grand Cherokee Location: In debtor's possession			\$ 3,500.00
		•			
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				

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In re <i>Brent</i>	Moses	. Case No.	
	Debtor(s)		(if knowr

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sneet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint- Community-	W J	in Property Without Deducting any Secured Claim or Exemption
30. Inventory.	x				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	x				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	x				

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In re					
	Brent	Moses		Case No.	
			Debtor(s)	_	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	
☐ 11 U.S.C. § 522(b) (2)	
☑ 11 U.S.C. § 522(b) (3)	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Necessary wearing apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00

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In re Brent	Moses		1	Case No.	
		Debtor(s)		·	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0' V H W- J	f Lien, and D	as Incurred, Nature Description and Market Perty Subject to Lien	Contingent		Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 1001 Creditor # : 1 Capital 1 Fa Attn- Credit Burea Plano TX 75093			2007-09-					\$ 8,517.00	\$ 5,017.00
Account No:			Value:	,300.00					
Account No:			Value:						
No continuation sheets attached			1	(Use	Subt (Total of the solution of the solution) To only on later the solution of	his Го	page) tal \$	\$ 8,517.00 \$ 8,517.00 (Report also on Summary of	\$ 5,017.00

Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

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In re <u>Brent</u>	Moses	, Case No.	
		 •	

Debtor(s)

debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Taxes and Certain Other Debts Owed to Governmental Units

were not delivered or provided. 11 U.S.C. § 507(a)(7).

Certain farmers and fishermen

Deposits by individuals

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Brent	Moses		,	Case No.	
		Debtor(s)			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority for Claims Listed on This Sheet:		Та	(Continuation Sheet) axes and Certain Other Debt	ts C)w	ed	Į	to Governm	eı	ntal Units	
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor) C	Date Claim was Incurred and Consideration for Claim IHusband VWife IJoint SCommunity	Contingent	Unliquidated	Disputed	a consideration	Amount of Claim		Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 United States Treasury P O Box 970024 Saint Louis MO 63197			2006-7 Income Taxes				Ť	\$ 10,700.00	\$	10,700.00	\$ 0.00
Account No:											
Account No:											
Account No:											
Account No:											
Account No:											
Sheet No. 1 of 1 continuation sheets to Schedule of Creditors Holding Priority Claims	s a		Ched (Total (Use only on last page of the completed Schedule E. Repo		s pa o ta also	age) I \$ on	, _	10,700.00		10,700.00	0.00
			(Use only on last page of the completed Schedule E. If appl also on the Statistical Summary of Certain Liabilities and R	To	ota rep	I \$				10,700.00	0.00

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In re <i>Brent</i>	Moses		_ ,	Case No.	
-		Debtor(s)	_	_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0001 Creditor # : 1 09 Steven Eileen Eck		H	2005-10-15				\$ 3,590.00
Account No: 0001 Representing: 09 Steven Eileen Eck			FL RENTAL BU 207 CRYSTAL GROVE LUTZ FL 33548				
Account No: 8659 Creditor # : 2 Bk Of Amer 4060 Ogletown/stan Newark DE 19713		H	2007-07-11				\$ 541.00
Account No: 6163 Creditor # : 3 Bk Of Amer 4060 Ogletown/stan Newark DE 19713		H	2004-01-30				\$ 32,160.00
2 continuation sheets attached	l		(Use only on last page of the completed Schedule F. Report also on Su	ımmary of S	Tota ched	al \$ ules	\$ 36,291.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re Brent	Moses		_ ,	Case No.	
		Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	H	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife	Contingent	Unliquidated	Disputed	Amount of Claim
(occ manaciona above.)	0	J	Joint	ပိ	2 2	Ö	
Account No: 5640		C	Community				\$ 1,070.00
Creditor # : 4 Cap One Pob 30281 Salt Lake City UT 84130			2000-03-09				¥ 1,070.00
Account No: 2613		H	2005-09-29				\$ 2,087.00
Creditor # : 5 Cap One Pob 30281 Salt Lake City UT 84130							
Account No: 2264		H	2003-11-24				\$ 3,320.00
Creditor # : 6 Chase Bank One Card Serv Westerville OH 43081							
Account No: 0495		H	2007-04-04				\$ 8,135.00
Creditor # : 7 Chase Bank One Card Serv Westerville OH 43081							
Account No: 7042		Н	2004-03-26				\$ 16,678.00
Creditor # : 8 Fththr/glhec 2401 International Madison WI 53704							
Account No:			2008				\$ 0.00
Creditor # : 9 Lincoln Park Family Physicians 1314 W Diversey Chicago IL 60614			Medical Bills				
Sheet No. 1 of 2 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched t	to S	Chedule of (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities ar	ry of S	Tota ched	al \$	\$ 31,290.00

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In re Brent Moses	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	and C	Claim was Incurred, Consideration for Claim. im is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: Representing: Lincoln Park Family Physicians			P O Box	edit LTD x 14895 p IL 60614				
Account No: 2764 Creditor # : 10 Quest Diagnostics P O Box 64804 Baltimore MD 21264-4804	_		2007 Medica	l Bills				\$ 298.00
Account No: 2764 Representing: Quest Diagnostics			Two Well Departs	Collection Services lls Avenue ment 587 Center MA 02459				
Account No: Creditor # : 11 Tony Sanneh 1727 W Pierce Chicago IL 60622			2008 Rent i	n Arrears				\$ 4,500.00
Account No: 0690 Creditor # : 12 Washmtl/prov Po Box 9180 Pleasanton CA 94588		Н	2007-0	6-22				\$ 8,773.00
Account No:								
Sheet No. 2 of 2 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed to	o S	(Use only on la	ist page of the completed Schedule F. Report also on Summa plicable, on the Statistical Summary of Certain Liabilities ar	ary of S	Tota chedi	I \$	\$ 13,571.00 \$ 81,152.00

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n re <i>Brent</i>	Moses	/ Debtor	Case No.	
				(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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n re <i>Brent</i>	Moses	/ Debtor	Case No.	
			·-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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In re Brent	Moses		,	Case No.	
·		Debtor(s)	- '		(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A 22B or 22C.

form may differ from the cu	urrent monthly income calculated on Form 22A, 22B, or 22C.				
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S):		AGE(S):		
EMPLOYMENT:	DEBTOR		SPOUS	SE	
Occupation	Sales				
Name of Employer	Healthcare Solutions				
How Long Employed	6 months				
Address of Employer	~				
	Lombard IL 60148				
•	age or projected monthly income at time case filed)		DEBTOR	SPOUSE	
 Monthly gross wages, sal Estimate monthly overtim 	lary, and commissions (Prorate if not paid monthly)	\$ \$	0.00 \$ 0.00 \$		0.00
3. SUBTOTAL	G	\$	0.00 \$		0.00
4. LESS PAYROLL DEDUC					
a. Payroll taxes and socb. Insurance	ial security	\$ \$	0.00 \$ 0.00 \$		0.00
c. Union dues		\$	0.00 \$		0.00
d. Other (Specify):		\$	0.00 \$		0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	0.00 \$	C	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00 \$		0.00
 Regular income from ope Income from real property 	eration of business or profession or farm (attach detailed statement)	\$ \$	0.00 \$ 0.00 \$		0.00
9. Interest and dividends10. Alimony, maintenance of dependents listed above.	or support payments payable to the debtor for the debtor's use or that	\$\$\$	0.00 \$ 0.00 \$	C	0.00
Social security or govern (Specify):	iment assistance	\$	0.00 \$	C	0.00
12. Pension or retirement in	come	\$	0.00 \$	C	0.00
13. Other monthly income (Specify):		\$	0.00 \$	C	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00 \$;	0.00
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on lines 6 and 14)	\$	0.00 \$	6 (0.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	0.00	
from line 15; if there is or	nly one debtor repeat total reported on line 15)		so on Summary of Sche	edules and, if applicable, of abilities and Related Data	
17. Describe any increas	e or decrease in income reasonably anticipated to occur within the year	following the filing of	of this document:		

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In re Brent	Moses		 Case No.	
		Debtor(s)		(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

·		
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,050.00
a. Are real estate taxes included? Yes \Boxed No \Boxed		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone d. Other Cellular	\$	0.00
Other	\$	200.00
Other	\$	0.00
	Φ	
3. Home maintenance (repairs and upkeep)		0.00
4. Food	\$	350.00
5. Clothing	\$	85.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses		100.00
8. Transportation (not including car payments)	\$	160.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's		0.00
b. Life	\$	0.00 146.00
c. Health		
d. Auto	\$	67.00
e. Other		0.00
Other	\$	0.00
Other		0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	310.00
b. Other:	\$	0.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other: Student Loans	\$	125.00
Other: IRS Other:	\$	250.00 0.00
Other.	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,893.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	2,893.00
c. Monthly net income (a. minus b.)	\$	(2,893.00)
	_	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re <i>Brent</i>	Moses		Case No.	
			Chapter	7
		/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 4,500.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 8,517.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 10,700.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 81,152.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,893.00
тот	AL	15	\$ 4,500.00	\$ 100,369.00	

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UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION**

In re <i>Brent</i>	Moses		Case No.
			Chapter 7
		/ Debtor	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 10,700.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule	\$ 0.00
E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 10,700.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 2,893.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s 166.66

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,017.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 10,700.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 81,152.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 86,169.00

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In re <i>Brent</i>	Moses	Case No.	
	Debtor		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have correct to the best of my knowledge, information	read the foregoing summary and schedules, consisting of tion and belief.	sheets, and that they are true and
Date: <u>2/5/2009</u>	Signature /s/ Brent Moses Brent Moses	
	[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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In re: Brent Moses Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None S

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:2009 \$0.00 Wages

Last Year:2008 \$22,182.67 Year before: \$55,073.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None \boxtimes

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None \boxtimes

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Michael A. Perez

Address:

Northwest Tower Building 1608 North Milwaulee #207

Chicago, IL 60647

Date of Payment: Payor: Brent Moses \$1,500.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

None

 \boxtimes

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

	commencment of this case.	
		on, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all or was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the
None	b. Identify any business listed in respo	onse to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
F16		, .
[If comp	pleted by an individual or individual a	ind spousej
	e under penalty of perjury that I have true and correct.	e read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that
Γ	Date 2/5/2009	Signature /s/ Brent Moses of Debtor
Γ	Date	Signature of Joint Debtor (if any)
		(ii carry)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

	ITOITTI EITH	511101011				
In re <i>Brent Moses</i>				se No. apter 7		
			Debtor			
CHAPTER 7 IND	IVIDUAL DEBTOR'S	S STATEME	NT OF I	NTENTIO	N	
☑ I have filed a schedule of assets and liabilities which	n includes debts secured by pro	perty of the estate.				
☐ I have filed a schedule of executory contracts and u	unexpired leases which includes	personal property	subject to an ι	unexpired lease		
☐ I intend to do the following with respect to the prope	erty of the estate which secures	those debts or is su	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1998 Jeep Grand Cherokee	Capital 1 Fa		X			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of D	ebtor(s)				
Date: <u>2/5/2009</u>	Debtor: <u>/s/ Brent</u>	Moses				
Date:	Joint Debtor:					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

n re	Brent	Moses					Case No. Chapter	
						/ Debtor		
	Attorney for	r Debtor:	Michael A.	Perez				

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 2/5/2009 Respectfully submitted,

X /s/ Michael A. Perez
Attorney for Petitioner: Michael A. Perez

Law Office of Michael A. Perez Northwest Tower Building 1608 North Milwaulee #207 Chicago IL 60647 Case 09-05473 Doc 1 Filed 02/20/09 Entered 02/20/09 12:24:06 Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Brent Moses

Case No.

	Chapter 7
	/ Debtor
Attorney for Debtor: Michael A. Perez	
VERIFIC	CATION OF CREDITOR MATRIX
<u>v = m m</u>	
The above named Debtor(s) he	ereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e:	/s/ Brent Moses
	Debtor

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09 Steven Eileen Eck

Michael A. Perez Northwest Tower Building 1608 North Milwaulee #207 Chicago, IL 60647

ATG Credit LTD Brent Moses
P O Box 14895 1727 W Pierce
Chicago, IL 60614 Chicago, IL 60622

Bk Of Amer Quest Diagnostics 4060 Ogletown/stan P O Box 64804 Newark, DE 19713 Baltimore, MD 21264-4804

Cap One Tony Sanneh
Pob 30281 1727 W Pierce
Salt Lake City, UT 84130 Chicago, IL 60622

Capital 1 Fa United States Treasury Attn- Credit Burea P O Box 970024 Plano, TX 75093 Saint Louis, MO 63197

Chase Washmtl/prov
Bank One Card Serv Po Box 9180
Westerville, OH 43081 Pleasanton, CA 94588

Credit Collection Services Two Wells Avenue Department 587 Newton Center, MA 02459

FL RENTAL BU 207 CRYSTAL GROVE LUTZ, FL 33548

Fththr/glhec 2401 International Madison, WI 53704

Lincoln Park Family Physicians 1314 W Diversey Chicago, IL 60614

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FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

HOITIER	1 DIVIDIOI1
In re Brent Moses	Case No.
	Chapter 7
Address: 1727 W Pierce Chicago, IL 60622	
Employer's Tax Identification No(s). [if any]: Last four digits of Social Security No(s).: 9144	/ Debtor
STATEMENT OF SOCIAL	SECURITY NUMBER(S)
1. Name of Debtor (enter Last, First, Middle): <u>Moses</u> , <u>Bre</u> (Check the appropriate box and, if applicable, provide the required inform	
Debtor has a Social Security Number and it is: 328-	-62-9144
(If more than one, state all.)	
Debtor does not have a Social Security Number.	
Name of Joint Debtor (enter Last, First, Middle): (Check the appropriate box and, if applicable, provide the required information).	mation.)
Joint Debtor has a Social Security Number and it is	
(If more than one, state all.)	•
Joint Debtor does not have a Social Security Numb	er.
I declare under penalty of perjury that the foregoing is true a	and correct.
X /s/ Brent Moses	2/5/2009
Signature of Debtor	Date
X	
Signature of Joint Debtor	Date

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

^{*}Joint debtors must provide information for both spouses.